

**Information to identify the case:**

Debtor 1	Michael Goula	Social Security number or ITIN xxx-xx-8026
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-25736-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Goula

1/31/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael Goula  
Debtor

Case No. 18-25736-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jan 31, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2024:**

Recip ID	Recipient Name and Address
db	#+ Michael Goula, 5 Willow Court, Manahawkin, NJ 08050-7801
aty	+ Shapiro & DeNardo LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242
517687810	+ Allied Collection Services, 9301 Oakdale Avenue, Suite 205, Chatsworth, CA 91311-6547
517687815	#+ Dawn Goula, 5 Willow Court, Manahawkin, NJ 08050-7801
517687819	+ Sure Recovery Services, PO Box 3204, Toms River, NJ 08756-3204

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 31 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 31 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 31 2024 20:54:44	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
lm	EDI: WFFC	Feb 01 2024 01:54:00	Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Federick, MD 21701
517687811	+ EDI: GMACFS.COM	Feb 01 2024 01:54:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517716609	EDI: GMACFS.COM	Feb 01 2024 01:54:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517687812	+ Email/PDF: bncnotices@becket-lee.com	Jan 31 2024 21:07:14	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517687813	+ EDI: BANKAMER	Feb 01 2024 01:54:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517687814	+ EDI: CITICORP	Feb 01 2024 01:54:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
517687816	+ EDI: IRS.COM	Feb 01 2024 01:54:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517687817	Email/Text: signed.order@pfwattorneys.com	Jan 31 2024 21:00:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517687818	^ MEBN	Jan 31 2024 20:54:44	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517698839	EDI: Q3G.COM	Feb 01 2024 01:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA

District/off: 0312-3

User: admin

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			98083-0788
518001980	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 31 2024 21:01:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518001981	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 31 2024 21:01:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518997705	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 31 2024 21:01:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518209768	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 31 2024 21:01:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517742315	+ EDI: WFFC2	Feb 01 2024 01:54:00	U.S. Bank National Association, as Indenture, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517746040	+ EDI: WFFC2	Feb 01 2024 01:54:00	US Bank NA, Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan MN 55121-1663
517687820	+ EDI: WFFC	Feb 01 2024 01:54:00	Wells Fargo Home Mor, Attn: Bankruptcy Department, 8480 Stagecoach Cir., Frederick, MD 21701-4747

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519288803	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2024 at the address(es) listed below:

Name	Email Address
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Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
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District/off: 0312-3

User: admin

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Albert Russo

docs@russotrustee.com

Andrew Thomas Archer

on behalf of Debtor Michael Goula aarcher@spillerarcherlaw.com  
bankruptcy@brennerlawoffice.com;mcdoherty\_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-AR1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Krystin Miranda Kane

on behalf of Creditor U.S. Bank National Association as Indenture Trustee for Citigroup Mortgage Loan Trust 2006-AR1, Mortgage-Backed Notes, Series 2006-AR1 kralex@logs.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 8